

BEFORE THE STATE OF WASHINGTON  
OFFICE OF INSURANCE COMMISSIONER

**FILED**

In the Matter of )

**Docket No. 15-0135**

2015 JUN 24 A 11: 24

**IMMANUEL BAAH,** )

**ORDER TERMINATING  
PROCEEDINGS**

Applicant. )  
\_\_\_\_\_ )

**TO:** Immanuel Baah  
14316 50<sup>th</sup> Ave SE  
Everett, WA 98208

**COPY TO:** Mike Kreidler, Insurance Commissioner  
James T. Odiorne, J.D., CPA, Chief Deputy Insurance Commissioner  
John F. Hamje, Deputy Commissioner, Consumer Protection Division  
Jeff Baughman, Licensing Manager, Consumer Protection Division  
Mandy Weeks, Insurance Enforcement Specialist, Legal Affairs Division  
AnnaLisa Gellermann, Deputy Commissioner, Legal Affairs Division  
Office of the Insurance Commissioner  
PO Box 40255  
Olympia, WA 98504-0255

On February 10, 2015, Cheryl Penn, ACP, Licensing Compliance Supervisor, Office of the Insurance Commissioner ("OIC"), emailed Immanuel Baah, informing him that his application for a Washington insurance producer's license had been denied ("Denial Letter"). Ms. Penn stated that the denial was pursuant to RCW 48.17.530(1)(a), which gives the OIC the authority to deny a license to anyone who has provided incorrect, misleading, incomplete, or materially untrue information in a license application. The Denial Letter states that Mr. Baah failed to disclose a 2007 gross misdemeanor conviction for theft.

By email dated May 10, 2015, Mr. Baah requested a hearing seeking reversal of the OIC's denial.

On June 4, 2015, I held a prehearing conference. The OIC was represented by Mandy Weeks, Attorney at Law, Insurance Enforcement Specialist in the OIC's Legal Affairs Division. Mr. Baah appeared pro se. In the Notice of Hearing, filed June 5, 2015, I set the evidentiary hearing for June 30, 2015.

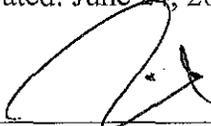
On June 23, 2015, the OIC filed with the Hearings Unit a copy of a Consent Order Levying a Fine, No. 15-0158 ("Consent Order"), executed on June 22, 2015, by the OIC and Mr. Baah. A copy of the Consent Order, which sets forth the terms of the parties' settlement agreement, is attached hereto.

Now, therefore:

**ORDER.**

By execution of the Consent Order, the parties have fully settled this Matter. This Matter is dismissed with prejudice.

Dated: June 24, 2015



\_\_\_\_\_  
WILLIAM PARDEE  
Presiding Officer

Declaration of Mailing

I declare under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery through normal office mailing custom, a true copy of this document to the following people at their addresses listed above: Immanuel Baah, Mike Kreidler, James T. Odiorne, J.D., CPA, John F. Hamje., Jeff Baughman, Mandy Weeks, and AnnaLisa Gellermann.

DATED this 24<sup>th</sup> day of June, 2015.

  
\_\_\_\_\_  
KELLY A. CAIRNS

STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER

*In the Matter of*

IMMANUEL BAAH,

Applicant.

Order No. 15-0158

CONSENT ORDER LEVYING  
A FINE

This Consent Order Levying a Fine ("Order") is entered into by the Insurance Commissioner of the state of Washington ("Insurance Commissioner"), acting pursuant to the authority set forth in RCW 48.02.060, RCW 48.17.530 and RCW 48.17.560, and Immanuel Baah, Applicant.

**BASIS:**

1. Immanuel Baah ("Mr. Baah") submitted an application for a resident insurance producer's license on December 17, 2014.

2. On his application, Mr. Baah answered "no" to the question "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"

3. The Insurance Commissioner's staff learned, through the background report received from the Washington State Patrol (WSP), that Mr. Baah had a 2008 misdemeanor conviction for theft that Mr. Baah did not disclose.

4. On December 31, 2014, the Insurance Commissioner's Licensing Compliance Supervisor asked Mr. Baah why he had failed to disclose his criminal history on the license application. He apologized for failing to disclose his criminal conviction.

5. Mr. Baah has agreed to pay a fine for failing to disclose his criminal history on his license application.

6. RCW 48.17.530(1)(a) provides the Insurance Commissioner authority to place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license, or levy a fine in accordance with RCW 48.17.560, for providing incorrect, misleading, incomplete or materially untrue information in a license application. By failing to disclose his criminal history on the license application, Mr. Baah violated RCW 48.17.530(1)(a), justifying the imposition of a fine under RCW 48.17.560.

**CONSENT TO ORDER:**

The Insurance Commissioner of the state of Washington and Mr. Baah agree that the best interest of the public will be served by entering into this Order. NOW, THEREFORE, Mr. Baah consents to the following in consideration of his desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle this matter in consideration of Mr. Baah's payment of a fine, and upon such terms and conditions as are set forth below:

1. Mr. Baah acknowledges his duty to comply fully with the applicable laws of the state of Washington.

2. Mr. Baah consents to the entry of this Order, waives any and all hearing or other procedural rights, and further administrative or judicial challenges to this Order.

3. By agreement of the parties, the Insurance Commissioner will impose a fine of \$250.00 (Two Hundred Fifty Dollars) to be paid before June 23, 2015.

4. Upon receipt of the fine, the Insurance Commissioner will issue Mr. Baah a Washington resident insurance producer's license.

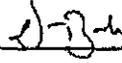
5. Mr. Baah understands and agrees that any further failure to comply with the statutes and/or regulations that are the subject of this Order constitutes grounds for further penalties, which may be imposed in direct response to further violations.

6. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving Mr. Baah. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

EXECUTED this 22nd day of June, 2015.

IMMANUEL BAAH

Signature: \_\_\_\_\_



**AGREED ORDER:**

Pursuant to the foregoing factual Basis and Consent to Order, the Insurance Commissioner of the state of Washington hereby Orders as follows:

1. Mr. Baah shall pay a fine in the amount of \$250.00 [Two Hundred Fifty Dollars], receipt of which is hereby acknowledged by the Insurance Commissioner.
2. Upon receipt of the fine, the Insurance Commissioner will issue Mr. Baah a Washington resident insurance producer's license.
3. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

ENTERED this 22nd day of June, 2015.



MIKE KREIDLER  
Insurance Commissioner

By and through his designee



MANDY WEEKS  
Insurance Enforcement Specialist  
Legal Affairs Division